

## ABSTRACT OF THE DISCLOSURE

A system and method for providing health care services including a health care insurance plan to one or more associations are presented. The invention includes a parent management company organized to manage general operations, provide a health care service, and provide an operational process. The parent management company organizes an association health component as a subsidiary of the association and trains the personnel of the association health component. The parent management company also provides the services of a wellness component, a risk management component, a financial services component, and a data management component. A managing general agent licenses the operational process and manages the operational process for the association health component. The association health component may franchise the health care service and the operational process to additional associations and association health components. The invention further provides access to the services through an Internet component. In one embodiment, the invention also provides a point of service component with identification and billing services.